

S O C I A L S E C U R I T Y TODAY

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SOCIAL SECURITY IS ON TELEVISION

If you ever wanted to find out more about how Social Security works, or the services Social Security offers, or what you need to do before you apply for Social Security benefits, you may be able to find the answer on television. Social Security has more than a dozen videos available to explain how various aspects of the program works. Some are general in scope, others are intended for specific audiences. All are available free of charge. If you would like a copy for your group or organization, just call Social Security's Distribution Center, 1-410-965-0945.

Here is a list of the Social Security videos with a brief description and running times.

PLANNING FOR TOMORROW 6:00

Explains how successful financial planning depends on your investments, your pensions and the three programs that make up Social Security — retirement insurance, survivors insurance and disability insurance.

PLANNING YOUR FUTURE WITH PEBES 4:00

Explains how the "Personal Earnings and Benefit Estimate Statement" (PEBES) can help you plan for retirement.

CHANGING FOCUS 1:00

Explains what people nearing retirement age need to know about Social Security before they retire.

PROMISES TO KEEP: WORK INCENTIVES 1:50

Explains work incentives that allow disabled beneficiaries to return to work without losing Medicare/Medicaid protection until they are secure in their new employment.

FOCUSING ON SERVICE 1:40

From enumeration at birth to the "Personal Earnings and Benefit Estimate Statement," this video takes viewers through all of the free services provided by Social Security.

SSE A FRIEND IN DEED 2:00

Gives a brief overview of the Supplemental Security Income (SSI) program, who it helps and how individuals should apply.

EVOLUTION OF SOCIAL SECURITY 3:00

Introduces viewers to the philosophy behind one of the most successful federal programs and answers some of the tough questions about Social Security. (A Spanish version is also available: *La Evolution del Seguro Social*.)

SSI HELPING KIDS 1:30

Demonstrates changes in the quality of life for four physically challenged children and their families experience when they receive Supplemental Security Income (SSI).



WIDOWS AND WIDOWERS MAY BE ELIGIBLE FOR HIGHER BENEFITS

Social Security is making sure widows and widowers who are receiving survivors benefits don't miss out on the opportunity to get a higher retirement benefit. Using a new automated system, Social Security reminds surviving spouses four months before they reach age 65 that they may be eligible for a higher benefit based on their own earnings record.

Here's how that's possible. Widows

and widowers can begin receiving Social Security survivors benefits based on their deceased spouses' record as early as age 60 (age 50, if they are disabled). When they reach age 65, they may be eligible for a higher benefit based on their own earnings record. Although surviving spouses are told at the time they apply for survivors benefits that they may be eligible for a higher retirement benefit at age 65, many fail to contact Social Security to file a claim.

Earlier this year, Social Security identified more than 200,000 surviving spouses who were eligible for

higher retirement benefits. They were notified by letter and asked to contact Social Security. By now, most of those notified have filed a claim and are already receiving the higher benefit. The switch to retirement benefits can't be automatic. The person must file a separate claim for retirement benefits.

If the surviving spouse decides not to apply for retirement benefits at 65, his or her future retirement benefit increases each year by a certain percentage year until he or she reaches age 70. For example, the benefit amount for a person born in 1930 increases by 4.5 percent.



MEET A BENEFICIARY

*Marge Blake
Activity At Any Age
Keeps Life Interesting*

Looking at her schedule, you'd never know 68-year-old retirement beneficiary Marge Blake is actually retired. In fact, her calendar has more things to do now than when she worked.

"Keeping going at a variety of activities, is what makes life interesting," she says. And she should know about keeping life interesting for seniors. Before she retired, Marge was Director of Senior Services for Highland Park, Illinois. Today, she's enjoying a lot of the programs she helped to develop while she was working.

Marge didn't set out to be a career woman. "There was a period of having children and being a mother," she says. Marge had three children. One son died at 34. Her other son and a daughter still live in Illinois. Marge is also a great-grandmother. "They all live in the area so I'm close enough to see them when I want to, but they're not right on the doorstep."

Her 30-plus year career began when, after a divorce, she went to work for the Illinois' Park District Programs. "They had just started a senior program and I thought doing that sort of work would be exciting. People then didn't know how to develop programs or services for older people."

During her career, Marge was the driving force in DuPage and Cook Counties in creating such community services

for seniors as reduced cab fares, bus service in the central business district, subsidized senior housing and reduced tuition college education programs at senior-convenient locations.

But getting people interested in senior activities was challenging. "There's a lot of denial on the part of many people. They don't want to be identified as senior citizens."

One of the things Marge believes keeps people young at any age is education. "I have always gone to school and still follow up on courses that interest me." During a summer vacation years ago, Marge took a course on social services at Oxford University. And six years later, she returned to England to take a course in gerontology at the University of Birmingham. "Services for seniors are far more accessible in England than here."

When it came time to retire, Marge visited the Waukegan, Illinois Social Security office to sign up for benefits. But Social Security isn't her only source of income. She's quick to point out that a lot of her activities are made possible by the retirement planning she did early on. "I did the smart thing. I had an automatic deduction taken out of my pay and set up my own retirement account. That was before the days of IRAs. So I have income from that source, my pension from the city, and, of course, Social Security."

This past spring, Marge completed a course in the cultural history of western civilization and is now taking a course in wetland management. "We've had four training sessions and several field trips.

We have 94 percent of Illinois' wetlands in

this part of the state. But there is so much development, the developers have been compensating by digging drainage ponds and retention basins. We have 23 ponds right here in our community. It's creating a significant flooding problem."

Three years ago Marge completed a walk across England on a Sierra Club trip. "We started on the Irish Sea and walked to the North Sea. The route led us just south of Scotland, through the moors and the lake district. Besides the natural scenery, the land was dotted with estates farm houses with families still living in them."

Other activities? "I'm chairing a study committee on aging sponsored by the League of Women Voters and another studying proposed expressways. The only way to make sure your position is heard is to get actively involved. I recently testified before the Illinois House Appropriations Committee on the need for oversight for the tollway authority."

Marge has no idea how many people she meets. "It's a lot," she says, "but the politicians don't need to worry. I'm not planning on running for office."

Marge's advice for other retirees and near retirees? "Number one is be financially ready for retirement. After that, it's get a life outside your career and your job. Even though I enjoyed my career, it just isn't enough. I find the people who aren't happy in retirement haven't established any other interest. People who have not gone outside their businesses or their careers or their families are not very interesting people. People who are happy in retirement are those who have a lot of interests to pursue."



COMMISSIONER'S MESSAGE

John J. Callahan
Acting Commissioner of Social Security



As many of you know, the Personal Responsibility and Work Opportunity Reconciliation Act, commonly known as the Welfare Reform, has had a tremendous impact on our Agency and on a significant number of the people we serve. Over the past few months, I have traveled across the country meeting with legal noncitizens and had a chance to learn first hand about some of the real life effects welfare reform has had. The stories I have heard are of men and women and children who are disabled by disease or accidents, people who depend on Supplemental Security Income (SSI) as their only source of income.

Welfare reform was never intended to put elderly and disabled immigrants into economic hardship. It was meant to force able-bodied people to work.

President Clinton has emphasized the need to change provisions of the 1996 welfare reform law that he considers unfair. Misfortune can affect anyone at anytime, and there must be some protection against that possibility. Government policies must be changed to provide that protection.

Earlier this year, the President signed into law an emergency supplemental bill that included a one-month extension of SSI payments for noncitizens who were receiving SSI on August 22, 1996. This is an important first step.

Legislation currently making its way through both the House and Senate will restore SSI on a permanent basis to this vulnerable part of our population. It has been one of my chief concerns since I became Acting Commissioner, and I have worked hard to ensure that our elected officials were made aware of this situation and to ensure that steps to correct it are not sidetracked.

Until permanent legislation is passed and signed into law, we will continue to work with community service agencies to identify those people who are affected by welfare reform and let them know what steps they must take to become citizens.

An important point we want to get across to all legal noncitizens is that they may continue receiving benefits if they do become citizens. And we are working to encourage them to do so.

Historian Oscar Handlin said, "Once I thought to write a history of the immigrants in America. Then I discovered that the immigrants were America." That statement emphasizes the significance of the Administration's efforts to ensure fair and equitable treatment for the country's legal immigrants...both now and in the future.

SOCIAL SECURITY'S ON THE RADIO

Have you heard from Social Security lately? This summer millions of people will ... on the radio when Social Security releases a package of public service announcements (PSAs) to keep people informed about the nation's old age, survivors and disability insurance programs. One PSA tells how Social Security affects a variety of people, young people who are survivors of a deceased worker, disabled workers, early retirees, even baby boomers who have parents collecting Social Security. As the PSA explains, one out of every six Americans collect some sort of Social Security benefit.

Another PSA tells about a cornerstone for planning your financial future, the "Personal Earnings and Benefit Estimate Statement." A third lets younger workers know about the increase in retirement age.

The PSAs will be released in August to 8,000 radio stations nationally, and they'll be available in both English and Spanish. So 'stay tuned' for information from Social Security.

INELIGIBLE NONCITIZENS TO RECEIVE ADDITIONAL SSI PAYMENTS

New legislation now extends Supplemental Security Income (SSI) payments through September 1997 for noncitizens whose SSI eligibility would have ended in August 1997 under welfare reform legislation. A supplemental appropriations bill signed into law by the President changes the original ending date from August 22, 1997, to September 30, 1997, for ineligible noncitizens who were receiving SSI when the 1996 welfare reform law was enacted. Under this extension, affected recipients will receive their last checks in September 1997, and SSI eligibility will be suspended effective October 1, 1997.

EXHIBITING SOCIAL SECURITY

Several new exhibits will go into service at the national and local levels for Social Security shortly. A state-of-the-art, interactive multi-media kiosk will be the centerpiece of the national display where the public can get the latest information about Social Security. Table-top exhibits for local use are also in the works.

At Social Security's information booths, convention goers will be able to step up to a CD-ROM operated kiosk and take "The Social Security Challenge," an interactive quiz game about Social Security incorporating sound and animation.

For smaller public events, Social Security reps will use new 88 inch by 51 inch table-top exhibits depicting beneficiaries from all walks of life.

LOCAL SHERIFFS HELPING SOCIAL SECURITY SAVE DOLLARS

Local sheriffs in Louisiana are helping taxpayers save money. How? By providing timely information to Social Security about inmates who are receiving Supplemental Security Income (SSI), payments to those individuals can be stopped and tax dollars can be saved.

Here's how it works. Under federal law, recipients confined to jails, prisons and certain public institutions for more than 30 days — where their need for food, clothing and shelter are being met — are not eligible for SSI. Since it's not easy for Social Security to find out when someone enters an institution, having the institution notify us, allows us to stop payments timely. (Editor's note: The money for SSI payments comes from general revenues raised through taxes, not from the Social Security trust funds.)

Louisiana sheriffs have been providing the local Social Security office with names of inmates, which are then computer-matched against lists of SSI recipients to determine whose SSI payments should be suspended. From March 1996 through March 1997, reports furnished by local sheriffs in the Huma-Thibodaux area saved \$49,000, a substantial amount from one jurisdiction.

Beginning in March 1997, jails and prisons can now receive incentive payments for timely reporting — \$400 for reports made to Social Security within 30 days of confinement and \$200 for reports made after 30 days but within 90 days of confinement.

Because of limited staffing and resources, not all jurisdictions throughout the U.S. have been able to supply Social Security with the information it needs. The incentive payments help offset some of the data collection costs incurred by smaller law enforcement offices and encourage other law enforcement officers to jump on the bandwagon.

In Louisiana, sheriffs mail their inmate lists to the Huma Social Security office where staffers monitor them to see which inmates have been incarcerated for more than 30 days. Since April, the sheriffs began sending shorter, narrowed-down lists that help Social Security reduce the time required to locate people whose checks need to be stopped.

Through the efforts of Louisiana sheriffs, and increased participation of other law enforcement officers nationwide, the collection of inmate data is helping save taxpayer dollars and ensuring that SSI payments are made only to eligible individuals. In all, it's one more step in Social Security's effort to provide world class service.

MANY COMPANY PENSIONS LACK THIS FEATURE

Social Security is portable. If you change jobs, you'll never lose your Social Security coverage. You earn it — and you keep it — when you and your employer pay Social Security taxes on your earnings. This is not the case with many company pensions. When you change jobs, you'll get back any money you contributed to the pension fund. But, depending on the terms of the company pension contract, you may never realize any benefit from the money your company paid on your behalf.

When you're working and paying into Social Security, you're building valuable Social Security coverage that protects you and your family now and in the future. For example, if you become severely disabled and unable to work, you and your dependents may be eligible for monthly Social Security benefits. You're also building your retirement coverage. And, when you die, your family could be eligible for survivors benefits.

Social Security may be only part of your financial future, but it's an important part that stays with you if you change jobs.

SOCIAL SECURITY STILL PAYS DEATH PAYMENT

When a person who has earned enough Social Security credits dies, Social Security pays a \$255 one-time payment to the spouse. Only the person's widow or widower or minor children who meet certain requirements can receive this payment. To be eligible, the widow or widower must have been living in the same household as the deceased when he or she died. If there is no eligible surviving spouse, the payment can be made to any children of the deceased worker who were entitled to, or eligible for, benefits on the person's earnings record. A divorced spouse is not eligible for this special payment. The \$255 payment does not affect the widow(er)'s eligibility for monthly survivors benefits based on the deceased spouse's record.

FREEDOM OF INFORMATION ON THE NET

In March, Social Security became one of the first federal agencies to develop an Internet home page for the Freedom of Information Act (FOIA) activities. The new home page gives the public access to FOIA information including instructions, policy and procedures as well as a guide on how to make FOIA requests. The information provided at the site is based on data most frequently requested by the public.

The following information may be requested through the new FOIA home page:

- policy statements and Social Security manuals and instructions;
- final opinions from adjudicating administrative cases; and
- an index of Social Security's administrative staff manuals and instructions.

To access the FOIA home page, go to:

<http://www.ssa.gov>

The new web site will be updated on an ongoing basis.

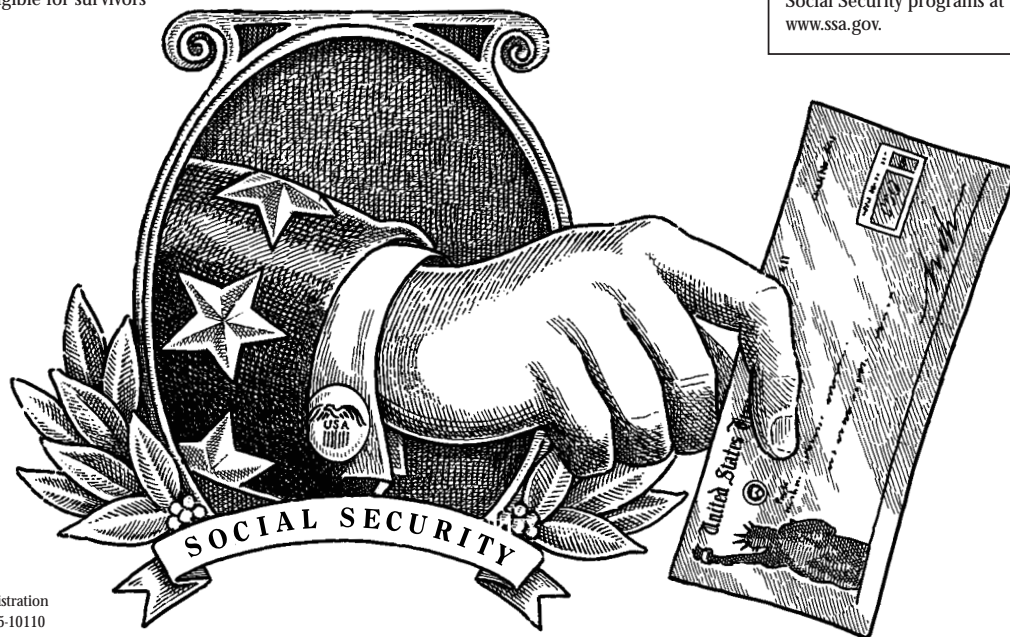
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FOR MORE INFORMATION

If you'd like more information about any of the items in *Social Security Today*, there's an easy way to find out more. Just call Social Security at 1-800-772-1213 weekdays between 7 a.m. and 7 p.m. To make sure you get through as fast as possible, call early in the day. Other good times to call are later in the week and later in the month. If you have access to the Internet, you can also get a variety of information about Social Security programs at www.ssa.gov.



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